



# LOTUS HEALTH

Direct Primary Care & Fee for Service Pricing

## ☆ Letter Highlights ☆

Effective April 30, 2021, Dr. Chan will be going out-of-network with all insurances

Dr. Chan is transforming her practice to a Direct Primary Care model.

We are excited to invite you to join this revolution in healthcare that is exploding across the country

### ☆ More Information ☆

Please visit [www.lotus.health](http://www.lotus.health) for more details

### ☆ Questions? ☆

Please call or text Lotus Health at (801)872-8846

### ☆ Tier Pricing ☆

The Foundation	The Essentials	Signature Lotus
<b>IDEAL FOR:</b> <ul style="list-style-type: none"> <li>○ College students</li> <li>○ Overall healthy individuals</li> <li>○ Medication management</li> <li>○ The technology savvy</li> <li>○ Virtual visits preferred</li> </ul>	<b>IDEAL FOR:</b> <ul style="list-style-type: none"> <li>○ Hormone Management</li> <li>○ Patients with 1-2 medical diagnoses</li> <li>○ Patients in need of more involved primary care</li> <li>○ In-office preferred</li> </ul>	<b>IDEAL FOR:</b> <ul style="list-style-type: none"> <li>○ Hormone Management</li> <li>○ Patients with 3+ medical diagnosis</li> <li>○ Patients who may need more in depth treatment</li> <li>○ In-office preferred</li> </ul>
<b>Individual \$60/month</b>	<b>Individual \$75/month</b>	<b>Individual \$125/month</b>
<b>Enrollment Fee: \$50</b>		

### ☆ Special Offer ☆

\$50 registration fee waived for anyone who signs up before April 30, 2021

To My Dear Patients,

It is hard to believe that Lotus Health has now been open for nearly 2 years. I have been so **blessed to have the opportunity to build and nurture so many wonderful patient-physician relationships** over this time. We have shared laughs and tears through some of the most challenging times in your lives. I have been there to help you navigate many personal challenges from helping to ease the stresses of starting a new job or family to facing the devastation of a heart attack or battling cancer. You have **entrusted me** to be your doctor and I can think of no higher honor. As you know, I take my work very seriously. **Providing you and your family with exceptional care has been, and will always remain, my highest priority.**

Unfortunately, the current state of our healthcare system is making this increasingly difficult. Personalized care has become more and more challenging in a system that favors **quantity over quality** and computer check boxes over face-to-face interactions. **"Patient-centered" care has given way to payment centered care. Medical costs have also become severely inflated as third parties have forced themselves into the exam room.**

I've spent hours on the phone with insurance companies trying to get tests approved for my patients only to end up having to send them to the ER so that their health isn't jeopardized while awaiting a decision. I have also seen many patients pay outrageous rates for lab tests, imaging and other medical services because their insurance covered these claims at next to nothing. **On a daily basis I continue to advocate for my patients and help them find better rates for medications, lab testing and imaging since price transparency in our American medical system is sorely lacking.** Something has to change!

**I have joined a growing movement across the nation of physicians and medical practices who want to be part of the solution to these problems.** Our patients come first. Lotus Health has offered **Direct Primary Care (DPC)** since our opening day in January 2019 and I am writing this letter to inform you that **I will no longer be billing any health insurance plans after April 30, 2021.** I have made this difficult decision so that **I can work directly for you, my patients, and help rid us of unnecessary bureaucracy and interference from third party payers.** We're cutting out the middlemen. I will no longer tolerate anything that threatens my ability to provide you with the highest quality of care.

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Our DPC tiers are incredibly affordable. For a low, flat monthly fee (like a gym membership), you will receive all the services you have come to expect including urgent and chronic care, basic procedures, direct contact with Lotus Health by phone, email, text message or video chat, same or next day appointments, reduced wait times and extended visits of 30-60 minutes.

We also offer **labs and other services at deeply discounted rates and work with local vendors to offer the best rates available**. Additional savings include no office copays, fewer urgent care and specialist copays, better costs on medications and less missed work due to delayed care, prolonged wait times or having to see the doctor for simple problems that could be managed over the phone. Some of my current DPC patients are also saving on their insurance premiums by changing to a higher deductible plan. **These savings add up to hundreds of dollars per year.** Some DPC practices are fond of asking, "how can you afford NOT to have a DPC doctor?"

We have enclosed some FAQs with this letter and I also invite you to visit our website, [www.lotus.health](http://www.lotus.health), for more information. Please do not hesitate to reach out to me personally with any questions or concerns.

I am sending this letter to all of my existing patients first so that you have the opportunity to join me in this journey. I encourage you to contact us as soon as possible to save your place on our growing list of patients. We will be waiving the registration fee for all current patients if they enroll by April 30th, 2021. **Direct Primary Care will allow me to continue practicing as the doctor that I trained to be while helping to revolutionize healthcare.** I hope you will join me!

**\*\*\* Patients with insurance plans, if you choose not to join DPC with Lotus Health by April 30, 2021, then you will need to find a new primary care doctor. \*\*\***

I understand that not all of you will be able to make this transition with me but I do want to thank you for the honor of having served as your family doctor. **You have my commitment that I will continue to care for you and your family as I would for my own.**

**Melissa Chan, MD**  
2605 E 3300 S  
SLC, UT 84109  
(801) 872-8846  
[admin@lotus.health](mailto:admin@lotus.health)

## ☆ Frequently Asked Questions ☆

### Q. What is Direct Primary Care?

A. The Direct Primary Care (DPC) model is a practice model where patients pay their physician or practice directly in the form of periodic payments for a defined set of primary care services. Payment is accepted **ONLY** from the patient making it a "direct" relationship and eliminates interference from third party payers, such as insurance companies. DPC is growing across the country. It is promoted by the American Academy of Family Physicians and many other medical organizations. This is because DPC doctors can give their patients more time. Improved accessibility for our patients makes for more comprehensive healthcare and better patient-physician relationships.

### Q. What is included in my DPC Tier?

A. Most everything you have come to expect from your primary care doctor including acute medical care (for sick visits or minor injuries), chronic disease management (such as for hypertension, diabetes, thyroid disorders) and most common office procedures. I also provide well woman care including Pap smears. Telemedicine is also included. I am available as often as is medically necessary to take the best care of you with **NO COPAYS**, ever! Please see our detailed tier descriptions attached to this letter to find the right option for you and your needs..

### Q. What is telemedicine? Are there any fees for this?

A. Telemedicine means communicating with your doctor about your medical concerns via a phone call, text, email or even a video visit. Many patients are seeking out this type of care between office visits for convenience, but it is generally not covered by their health insurance. I have a free HIPAA-secure communication system for all of my patients that allows us to do all of the above at **NO EXTRA CHARGE**. And in these days of the pandemic, there is no better way to stay safe **AND** receive the care you deserve.

### Q. Why would I pay for this when I already have health insurance?

A. In a nutshell, DPC ensures fast access to personalized care **AND** saves money for our patients. Insurance is most important for coverage of emergencies or other serious medical conditions. Your primary care doesn't need to be so expensive. Dr. Chan is skilled at finding the best rates for medications, labs, radiology services, cardiac testing and coordination of care with specialists and health facilities. We have helped save money for patients with even the most comprehensive health insurance plans and there are even greater savings to be found when pairing DPC with a high deductible plan.

### Q. I usually only see the doctor once or twice a year. Why can't I just pay cash when a visit is needed?

A. The DPC model works to keep the costs down for all patients because everyone is paying a monthly fee. This allows the total DPC cost to stay relatively low. Some patients may feel that they only need the doctor on a minimal basis but this can change very quickly with a bad bronchitis, new injury or other unexpected medical problem. Life is unpredictable but having a DPC doctor means that you are covered when you need it. DPC is also ideal for "healthy" patients because we have more time to devote to prevention and lifestyle issues allowing us to focus on your wellness and longevity.